



State of Connecticut

HOUSE OF REPRESENTATIVES

STATE CAPITOL

HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE LAWRENCE F. CAFERO, JR.
ONE HUNDRED FORTY-SECOND DISTRICT

HOUSE REPUBLICAN LEADER

RANKING MEMBER
LEGISLATIVE MANAGEMENT COMMITTEE

6 WEED AVENUE
NORWALK, CONNECTICUT 06850
RESIDENCE: (203) 854-6769
CAPITOL: (860) 240-8700
TOLL FREE: 1-800-842-1423
EMAIL: Lawrence.Cafero@housegop.ct.gov

January 31, 2007

Good morning Senator Handley, Representative Sayers and Members of the Public Health Committee.

Thank you for the opportunity to speak with you today on an issue that may arguably be the most important issue the Public Health Committee tackles this session – affordability and access to quality healthcare.

While 7% or 8% uninsured may not sound like a crisis, you can bet that it's a crisis for each one of those people who live each day without the security of knowing they have health insurance.

I believe that if just one person in Connecticut is without access to healthcare, that is unjustifiable. The House Republican proposal addresses what we consider to be the areas where the state is lacking in its responsibility to provide for those who are unable to provide for themselves. Additionally, our plan will help cut costs for those already insured.

The House Republican caucus sponsored **HB 6332 AN ACT INCREASING ACCESS TO HEALTH CARE**. I would like to take a few moments today to address the highlights of our proposal.

Enrollment Into the State's HUSKY Program:

Our plan addresses enrollment into the state's exceptional HUSKY program to those kids who are eligible to enroll. In addition to expanding outreach to eligible families, this bill would require parents to either enroll their children or show proof of their enrollment in HUSKY in order to receive assistance through other state-sponsored programs. The program is in place, we just need to make it accessible to those who need it the most.

Basic Health Plans:

One of the things that put health insurance out of reach for so many is the lack of flexibility in the plans allowed by the state. Part of our proposal would require up to five standard plan options, including a mandate-lite option for adults between the ages of 19 and 26 years old. Unfortunately, Connecticut is a national leader in healthcare mandates placed on all policy holders. There are 50 mandates that add between 6% and 46% to premiums paid by policy holders. Our proposal offers a mandate-lite plan that covers most medical necessities, but at a much lower cost.

Flexibility and Affordability of Health Plans Offered:

We believe the addition of more flexible and customized plans makes portability and continuity of health insurance more of a reality. Our proposal calls on employers and insurance companies to provide a variety of plans that better meet the individual needs of employees. Employees would be allowed to buy into these plans as individuals and keep their coverage regardless of their place or status of employment.

Tax Breaks:

Our proposal would allow individuals to deduct their portion of premium payments from their state income tax. Small businesses that previously offered no insurance would receive a tax credit for their share of premiums paid.

Increased Medicaid Reimbursement Rates:

Increasing Medicaid reimbursements to doctors will help redirect emergency room traffic to clinics and physicians. For too long, Connecticut physicians have been short changed on Medicaid reimbursements. This plan will increase the state's Medicaid reimbursement to physicians, thus allowing them to treat more patients and offer better healthcare.

Over the years there have been numerous discussions and proposals on how to address the need for healthcare access. Primarily the debate has focused on two major initiatives; a mandate on employers to offer health care coverage to their employees the so-called *Pay or Play* model and *Universal Healthcare*, where by the state picks up much of the tab of healthcare costs to its residents. As I mentioned at the outset, our uninsured rate is 7% or 8%. This is not cause for overhauling our entire healthcare system. Rather, we need to fill in gaps that exist, and I believe this proposal is a good start in that direction.

I thank you for the time today to address you with what we believe is a fair and reasonable approach in healthcare access.